

Information to identify the case:

Debtor 1	<u>Nydia I. Gonzalez</u>	Social Security number or ITIN	xxx-xx-8627
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13828-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nydia I. Gonzalez
aka Nydia I. Oquendo

6/15/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nydia I. Gonzalez
 Debtor

Case No. 18-13828-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db #+Nydia I. Gonzalez, 11 South Oakland Ave, Apt. C6, Ventnor City, NJ 08406-2961
 517357281 +ARI Properties, 505 York Rd Suite 106, Jenkintown, PA 19046-2136
 517357286 ++ATLANTIC CITY MUNICIPAL UTILITIES AUTHORITY, PO BOX 117, ATLANTIC CITY NJ 08404-0117
 (address filed with court: Atlantic City Municipal Authority, PO Box 18849,
 Newark, NJ 07191)
 517357285 +Atlantic City Fire Dept Fire Prevention, 2715 Atlantic Ave, 1st Floor Room# 111,
 Atlantic City, NJ 08401-6490
 517357289 Comcast, PO Box 3005, Southeastern, PA 19398-3005
 517357293 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 517357298 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 517357301 +Pressler and Pressler LLP, Counsellors at Law, 7 Entin Rd, Parsippany, NJ 07054-5020
 517357304 +South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
 517357306 +State of New Jersey Housing Inspection, PO Box 810, Trenton, NJ 08625-0810
 517357307 +The Atlantic City Sewerage Company, 1200 Atlantic Ave, PO Box 1830,
 Atlantic City, NJ 08404-1830
 517357308 +West America, LTD, 5 Mountain Blvd, Suite 6, Warren, NJ 07059-2625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2018 23:47:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 15 2018 23:47:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517357282 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 15 2018 23:47:20 Atlantic City Electric,
 PO Box 13610, Philadelphia, PA 19101-3610
 517357287 +E-mail/Text: kzoepfel@credit-control.com Jun 15 2018 23:47:46 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 517357288 +EDI: CHASE.COM Jun 16 2018 03:28:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 517357290 +EDI: WFNNB.COM Jun 16 2018 03:28:00 Comenity Bank/roamans, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517357291 +EDI: CCS.COM Jun 16 2018 03:28:00 Credit Collection Service, 725 Canton St.,
 Norwood, MA 02062-2679
 517357292 +E-mail/Text: kzoepfel@credit-control.com Jun 15 2018 23:47:46 Credit Control, LLC,
 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
 517357294 +EDI: CBSKOHLS.COM Jun 16 2018 03:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 517357295 +EDI: RESURGENT.COM Jun 16 2018 03:28:00 LVNV Funding/Resurgent Capital, Po Box 10497,
 Greenville, SC 29603-0497
 517357296 +EDI: MID8.COM Jun 16 2018 03:28:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 517357299 +EDI: AGFINANCE.COM Jun 16 2018 03:28:00 OneMain Financial, Attn: Bankruptcy Department,
 601 Nw 2nd St #300, Evansville, IN 47708-1013
 517357300 +EDI: AGFINANCE.COM Jun 16 2018 03:28:00 Onemain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251
 517357302 +EDI: RMCB.COM Jun 16 2018 03:28:00 Retrieval-Masters Creditors Bureau, Inc,
 4 Westchester plaza Suite 110, Elmsford, NY 10523-1615
 517357303 +E-mail/Text: jboehler@shorememorial.org Jun 15 2018 23:48:36 Shore Medical Center,
 100 Medical Center Way, Somers Point, NJ 08244-2300
 517357305 EDI: SWCR.COM Jun 16 2018 03:28:00 Southwest Credit Systems , LP,
 4120 International Pkwy Suite 1100, Carrollton, TX 75007-1958

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517357283* +Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
 517357284* +Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
 517357297* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2018 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Francis P. Cullari on behalf of Debtor Nydia I. Gonzalez cullari@comcast.net
Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services, Inc.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5